

Working for Rural Communities Program Guide for Texas

www.rurdev.usda.gov/TX



Creating Jobs in Rural America

USDA Rural Development Business & Cooperative Programs create rural job opportunities, facilitate the development of rural business, improve economic development, promote renewable energy and increase the energy efficiency of rural businesses.

The construction of the Candlewood Suites in Decatur, Texas was made possible by a USDA Rural Development Business and Industry Guaranteed Loan.

North Central Texas was greatly in need of an extended-stay suites hotel due to increased traffic related to the Barnett Shale oil and gas boom. With the opening of the new hotel, several companies are able to house their employees closer to offices and well locations. The hotel is also within walking distance of the expanded Wise Regional Medical Center allowing families to stay close by their loved ones who are hospitalized.

This project provided a needed service to the community, surrounding counties and businesses while providing 17 permanent jobs.



For many Texas agricultural producers and rural small businesses, recent increases in energy and fuel prices have made their jobs more difficult. These producers utilize a lot of energy resources in order to get their products to market. The more energy used, the more money producers have invested in their product.

The Carroll Catfish Farm, located in Palacios, Matagorda County, Texas was a recipient of an Energy Efficient grant through the Rural Energy for America Program. The grant was used to install automated oxygen monitoring systems on the twenty-two 10 hp electric aerators in 11 catfish ponds.

The project improvement uses commercially available and replicable technology that is available to the catfish production industry across the nation. The project will result in significant annual energy savings.

The Rural Energy for American Program has helped fund nearly 7,000 renewable energy and energy efficiency projects nationwide since 2008.

Business, Energy & Cooperative Programs

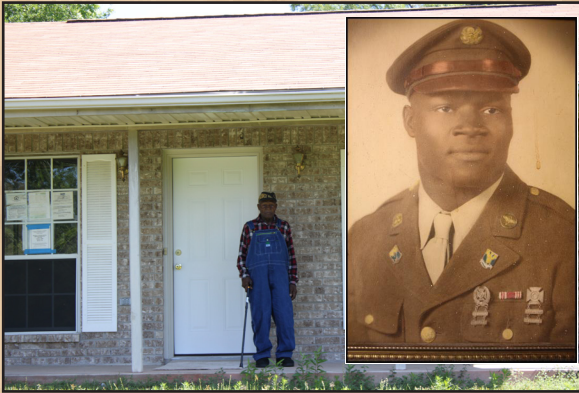
Program	Objective	Applicant	Uses	Eligible Area	Terms/Conditions
Business and Industry Program loan guarantees	Create jobs and stimulate rural economies by providing financial backing for rural businesses.	USDA approved lenders on behalf of their qualified rural business borrowers.	Most legal business purposes except production agriculture. Include acquisition, start-up and expansion of businesses that create rural jobs.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly.
Rural Business Enterprise Program grants	Finance and facilitate the development of small and emerging private business enterprises.	Public bodies, private non-profits, and recognized tribes.	Buy and develop land, establish revolving loan funds, construct buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, and rural distance learning networks.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	When grant funds are used for revolving loan fund (RLF), the intermediary makes loans to businesses from its RLF on terms consistent with security offered. Grants are awarded on a competitive basis.
Intermediary Relending Program loans	Finance business facilities and community development projects in rural areas.	Public bodies, non-profits, recognized tribes, and cooperatives.	Community development projects, establishment or expansion of businesses, creation or saving of rural jobs.	Rural areas and incorporated places with populations of less than 25,000.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1 percent for 30 years. Loans are awarded on a competitive basis.
Rural Economic Development Program loans & grants	Finance economic development and job creation in rural areas.	Electric and telephone utilities eligible for financing from the Rural Utilities Service.	Feasibility studies, business startup or expansion costs, business incubators, revolving loan funds and community facilities.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	The intermediary (electric or telephone cooperatives) makes loans to profit or non-profit business and public bodies for rural economic development and/or job creation projects. Loans are 0 percent for 10 years.
Rural Cooperative Development Program grants	Establish and operate centers for cooperative development to improve the economic condition in rural. Improve operations of existing coops.	Non-profit corporations and institutions of higher education.	To conduct feasibility studies, business plans, and applied research as well as provide training and other technical assistance to new and existing cooperatives and businesses.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Applicants must meet specific selection criteria including a minimum 25 percent fund match. Grants are awarded on a competitive basis.
Value-Added Agricultural Product Market Development Program grants	Assist independent agricultural producers to enter into activities that add value to their commodities.	Independent producers, farmer and rancher cooperatives, and majority-controlled producer-based business ventures.	Planning purposes such as conducting feasibility studies or business plans; or as working capital to help the operations cost of an agricultural business.	No population restriction.	Grants are awarded on a competitive basis. Funds cannot be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
Rural Business Opportunity Program grants	Finance technical assistance for business development planning in rural areas.	Public bodies, non-profits, recognized tribes, and cooperatives with members that are primarily rural residents.	Technical assistance, leadership training, establishment of business support centers, economic development plans.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Must be completed within 2 years after project has begun. Grants are awarded on a competitive basis.
Small Socially Disadvantaged Producer Program grants	Provide technical assistance to small, minority owned producers.	Coops or associations with a primary focus on providing assistance to small, minority producers. Governing board and/or membership must be at least 75% recognized minorities.	Technical assistance for market research and product/service improvement; legal assistance; feasibility study; business/marketing plans; and training.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Funds are to be used only for Technical Assistance. No match requirements.
Renewable Energy For America Program (REAP) loans & grants	Finance the purchase of renewable energy systems or to make energy efficiency improvements.	Agricultural producers and rural small businesses. Electric utility that provides service to rural consumers under certain conditions. NOTE- Urban agricultural producers may also be eligible.	Construction or improvements, purchase and installation of equipment, energy audits, permit fees, professional service fees, business plans, feasibility studies.	Any area except cities with populations over 50,000 or the adjacent urbanized area.	Grant cannot exceed 25% eligible project costs or \$250,000 for Energy Efficiency and \$500,000 for Renewable Energy. Loans cannot exceed 75% of total eligible costs. Grants are awarded on a competitive basis.
Biomass Research and Development Initiative Program grants	Finance the research and development of biomass based products, bioenergy, biofuels, and related processes.	Institutions of higher education, national laboratories, federal or state research agencies, private sector entities, and non-profit organizations.	Research and development of biomass based products, bioenergy, biofuels, and related processes.	No population restriction.	A minimum of 20% cost sharing requirements apply, and may be up to 50% depending on nature of project. Cost share must come from non-Federal sources.

For loan guarantees – ask your lender to contact Rural Development. For all other loan and grant programs – contact the local USDA Rural Development Office that serves your community. Information is subject to change, please call your local area office for the most up-to-date eligibility requirements.

Affordable Homes in Rural America

USDA Rural Development Housing Programs ensure rural community members have access to safe, well built, affordable homes. Funds can be used to build, renovate or repair a home.

In 1943, Hatcher Horton was drafted into the United States Army to serve in India with the 4024th Airborne as a truck driver. While in the service, he was able to help his grandmother purchase a home in Center, Texas. When he returned home to resume his civilian life, he assumed the responsibility of raising nine nieces and nephews. At 90 years of age, he has been living in the family's original home but has always wanted a home of his own.



Just down the street was a Real Estate-Owned property owned by USDA Rural Development. Mr. Horton, eligible and approved for a Direct Single Family Housing Loan, purchased the property in April 2013.

Mr. Horton is very grateful for the opportunity to live in his own home close to his family and to be able to visit his twin brother in a nearby nursing home.

Due to unfortunate circumstances, Evelyn Dunn and her son, Glen Arnold, lived in a 10' x 12' storage shed for over three years. She had initially purchased a home through a foreclosure sale, only to find that the structure had been condemned by the city and was to be demolished, leaving a lot with a storage building. Being resourceful, they moved into the storage building and used a generator for power, a microwave for cooking and bought water for drinking.



Ms. Dunn saw a news release about the Rural Development Single Family Housing Direct Loan in the newspaper and filed an application. The local office declared the case an extreme hardship, making it possible for priority funding.

The family found a newly constructed home in Hutto, Texas that met their needs. They are very thankful for the assistance provided by the staff and for making it possible to live in a real home.

Rural Housing Programs

Program	Objective	Applicant	Uses	Eligible Area	Terms/Conditions
Single Family Homes (Section 502) direct loans	Safe, well-built, affordable homes for rural Americans. For very low and low income households or applicants.	Families and individuals. For low and very low income applicants.	Buy, build, improve, repair or rehabilitate rural home as the applicant's permanent residence.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Up to 100% of market value or cost, whichever is less. Loan amortized for 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Homes (Section 502 Loan Guarantee) loan guarantees	Assist eligible applicants in buying their homes by guaranteeing loans made by private lenders.	USDA Approved Lenders on behalf of their qualified home loan borrowers. For very low, low and moderate income applicants.	Purchase new or existing home to be used as the applicant's permanent residence.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	30 year, fixed rate. Maximum interest rate based on Fannie Mae's 90 day delivery rate. Loans to 100% of market value plus guarantee fee.
Single Family Home Repairs (Section 504) direct loans and grants	To help very-low-income applicants remove health and safety hazards or to repair their homes.	Families and individuals who currently own their home. Grants available only to very low income applicants 62 years or older who cannot afford to pay 1% loan.	Repair or replace roof, winterizing, purchase or repair of heating system, structural repair, and water and sewage connect fees, and similar uses.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Loan terms to 20 years at 1%. Assistance to individual may not exceed \$7,500. Grants only available to very-low income applicants 62 years or older who cannot afford to pay 1% loan.
Mutual Self-Help Housing (Section 502) direct loans	Individual homes built by a group of applicants, with construction guidance from a non-profit organization.	Families and individuals. Apply to Rural Development. Loan applications are processed on an individual basis for each participating family.	Construction of a new home, in part by the applicant under supervision.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Individual families receive a direct loan from Rural Development. Participating non-profit housing organization gets a grant to hire a supervisor and pay other administrative expenses.
Mutual Self-Help Housing (Section 523) grants	Assist lower income families in building their own homes. Owner's equity is achieved through "sweat equity" in construction of dwelling.	Non-profits and public bodies.	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Grant agreement.
Multi-Family Rental Housing (Sections 515) direct loans	Safe, well-built, affordable rental housing for very-low and low income individuals and families.	Individuals, limited profit and non-profit organizations.	New construction and rehabilitation of existing multi-family rental housing in qualified rural areas.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Up to 100% of total development cost (non-profits); 97% (for-profits). 30-year term with up to 50 year amortization. For for-profit organizations with Low-Income Housing Tax Credits, 95% of total development costs.
Multi-Family Rental Housing (Section 538) loan guarantees	Safe, well-built, affordable rental housing for low to moderate income individuals and families.	Individuals, partnerships, limited liability companies, trusts, state and local agencies and recognized tribes.	New construction, permanent loan or substantial rehabilitation of multi-family rental housing in qualified rural areas.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Up to 90% loan to value of loans made to for-profit entities, and up to 97% loan to value to loans made to non-profit entities. Repayment terms are 25 to 40 year amortization. Annual guaranteed fee may be applicable.
Housing Preservation Grants (Section 533) grants	Repair and rehabilitate housing owned or occupied by very-low and low-income rural families.	Public bodies and non-profit organizations that provide assistance to low to moderate income families or individuals.	Operation of a program which finances repair and rehabilitation activities for single family and small rental properties.	Rural areas with populations up to 10,000 if located in a metropolitan statistical (MSA) area or up to 20,000 if not in a MSA.	Grant agreement.
Farm Labor Housing (Sections 514 & 516) direct loans and grants	Safe, well-built affordable rental housing for farm workers and their families.	Individuals, public and private non-profit organizations.	New construction or substantial rehabilitation of rental housing for farm workers and their families.	No population restriction.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.

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Infrastructure in Rural America

USDA Rural Development Community Programs enhance economic opportunities and quality of life for rural Texans by funding programs that create or improve telecommunications, community facilities, and water and wastewater systems.



The Sandhills Region in El Paso County consists of six colonias that did not have any infrastructure for supply, storage or distribution of water. The existing residents were utilizing truck hauling services to deliver potable water

at extremely high prices with the possibility of contamination and health concerns.

Lower Valley Water District was approved for a loan and grant to provide potable water to 193 families in Colonias del Paso and Ascencion. The residents are very excited and happy to be able to turn on the faucet and have clear, clean drinking water readily available. The new distribution system will improve the health and quality of life for residents.

USDA Rural Development has provided over \$16 million in loans and grants to construct water and wastewater facilities for the benefit of colonias in El Paso County.



The City of Olton, Texas, is a small farming community located on the South Plains in Lamb County. The City of just over 2,000 residents had a 2004 Crown Victoria and 2009

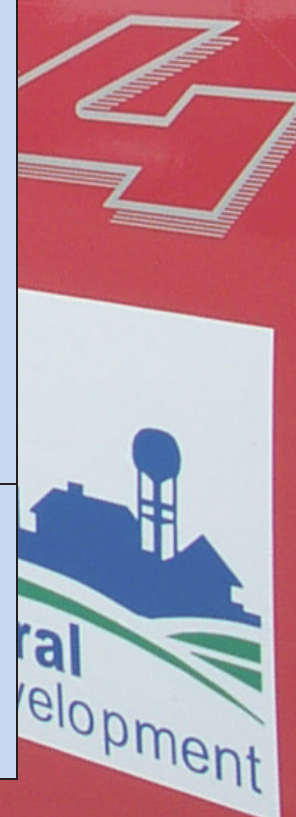
pickup for emergency response use, both with high mileage that had served their useful life.

USDA Rural Development assisted the city with a combination loan and grant for the purchase of two new vehicles, a 2013 Chevrolet Tahoe and a 2013 Chevrolet Silverado 4 x 4 truck for their Police Department.

The Olton Police Department will utilize their two new vehicles to provide dependable, high quality law enforcement service for the residents of Olton, Texas, in addition to reduced vehicle maintenance costs.

Rural Utilities and Community Programs

Program	Objective	Applicant	Uses	Eligible Area	Terms/Conditions
Water and Waste Disposal Program direct loans & grants	Finance water and waste disposal in rural areas to the most financially in need, resulting in reasonable user fees.	Public entities, recognized tribes, and non-profit corporations.	Build, repair, and improve public water systems, and waste collection and treatment systems and other related costs.	Rural areas, cities, and towns with a population up to 10,000.	Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment period is a maximum of 40 years.
Water and Waste Disposal Program loan guarantees	Provide loan guarantees to lenders serving financially needy applicants.	USDA Approved Lenders on behalf of public entities, recognized tribes, and non-profits.	Construct, repair, modify, expand, improve water supply and distribution systems, and waste collection and treatment systems.	Rural areas, cities, and towns with a population up to 10,000.	Private lenders obtain up to a 90% guarantee on loans they make and service.
Emergency and Imminent Community Water Assistance Grant ECWAG	Assist areas that have experienced a significant decline in the quantity or quality of water.	Public entities, recognized tribes, and non-profit corporations.	Construct, repair or extend new waterlines, and new water sources such as wells, reservoirs and transmission lines.	Rural areas, cities and towns with a population up to 10,000. Priority to areas under 1,500 in population and a MHI of less than 70% of the state nonmetropolitan median household income.	Grants up to \$500,000 to alleviate significant decline in quality or quantity of water. Grants up to \$150,000 for repairs or partial replacement on an established system to remedy an acute shortage or decline in quality or quantity of water.
Special Evaluation Assistance for Rural Communities and Household Grant SEARCH	Provide financial assistance to the neediest, eligible communities who lack the financial resources to pay for feasibility studies, design assistance and technical assistance.	Public entities, recognized tribes and non-profit corporations.	Pay for eligible predevelopment planning costs such as feasibility studies, preliminary design assistance, and technical assistance for the purpose of constructing, enlarging, extending, or otherwise improving rural water, sanitary sewage, solid waste disposal and storm wastewater disposal facilities.	Any financially distressed area not in a city or town with a population of 2,500 or fewer, according to the latest decennial census of the United States. An area is considered financially distressed if the median household income of the area to be served is either below the poverty line or below 80% of the statewide non-metropolitan median household income based on available historic statistical information from the latest decennial census.	Grants may fund up to 100% of the eligible costs, not to exceed \$30,000.
Predevelopment Planning Grant PPG	Provide financial assistance to pay for costs associated with developing a complete application for a proposed project.	Public entities, recognized tribes, and non-profit corporations.	Pay for the predevelopment costs of necessary expenses to be incurred to develop a complete application as described in Part 1780.33 of RUS Instruction 1780 and is limited to eligible grant purposes as described in Part 1780.9 (e) of RUS Instruction 1780.	Rural areas, cities, and towns with a population up to 10,000. Priority to areas under 1,500 in population and a MHI of less than 70% of the state nonmetropolitan median household income.	Grants can be made up to \$25,000 or 75% of the project costs, whichever is less. Funding for the balance of the eligible projects costs not funded by PPG must be from applicant resources or funds from other sources. PPG funds cannot be used to pay for work already completed. Grants are limited to projects the Agency expects to fund soon after the application is submitted.



Rural Utilities and Community Programs *(Continued)*

Program	Objective	Applicant	Uses	Eligible Area	Terms/Conditions
Solid Waste Management Programs grants	Provide technical assistance and/or training to help communities reduce/eliminate water pollution, and improve planning and management of solid waste sites.	Non-profit organizations and public bodies.	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities.	Rural areas, cities, and towns with a population up to 10,000.	Projects are funded based on selection at the National level. Applications are accepted from 10/1 to 12/31 of each year.
Rural Broadband Program direct loans & loan guarantees	The deployment of broadband service to eligible rural communities.	Legally organized entities providing or proposing to provide broadband service in eligible rural communities.	Construction, acquisition, and improvement of broadband transmission facilities and equipment; land and buildings used in providing broadband service; and the refinancing of Telecommunications Program debt.	Eligible rural communities with a population of 20,000 or less.	Interest rate set at US Treasury rate for a period equal to expected composite economic life of assets financed. Guaranteed may be provided up to 80% of principal.
Electric and Telecommunications Program direct loans & loan guarantees	Provide financial aid through direct and guaranteed loans for electric and telecommunications services.	For profit entities, non-profit and cooperative associations, public bodies, and other utilities.	Generation, bulk transmission facilities, and power distribution. Enhance 911 service, digital switching, fiber optics, traditional telecommunications and broadband.	Electric: Rural areas as defined by the U.S. Census. Telecommunication: Rural areas with populations of 5,000 or less.	Interest rates are established in accordance with 7 CFR 1745.
Distance Learning and Telemedicine Program direct loans & grants	Development and deployment of advanced telecommunication services throughout rural America to improve education and health care.	Incorporated entities, including municipal corporations, on a for profit or not-for-profit basis, that operate rural schools, libraries, health care clinics and other organizations that operate educational or health care facilities.	Equipment for classrooms: cameras, video monitors, computers, and LAN. Also for physician consultation, radiology, ex-ray scanners, and digital microscopes.	Rural areas with populations of 20,000 or less.	Matching funds are required.
Technical Assistance and Training Program grants	Identify/evaluate solutions to water and waste disposal issues. Assist applicants with applications for USDA water/wastewater programs. Improve operation and maintenance of existing water and waste disposal systems.	Non-profit organizations.	Provide technical assistance to qualified water and waste disposal utilities serving rural areas.	Rural areas, cities and towns with a population of up to 10,000.	Applications are accepted from October 1 to December 31 of each year.
Rural Community Development Initiative (RCDI) Grants	Assists organizations that provide technical assistance to other organizations to improve their ability to undertake housing, and community or economic development projects in rural areas.	Public or private organizations, including recognized tribes, which have been organized at least 3 years and have experience working with eligible recipients.	Recipient provides technical assistance to organizations serving qualified rural areas.	Rural area, city and towns with population not exceeding 50,000 including urbanized areas.	Matching funds required.
Community Facilities Program direct loans, loan guarantees & grants	Provide essential community facilities for rural communities. Faith-based and community organizations and First Responders are encouraged to apply.	Public bodies, non-profit organizations, and recognized tribes. USDA Approved Lenders may apply for loan-guarantees on behalf of the above entities.	Build facilities and purchase equipment for fire and rescue, early warning systems, police stations, health clinics, schools, libraries, hospitals, etc.	Rural areas, cities and towns with populations of 20,000 or less.	Up to 100% of market value. Up to 40 years or life of security. Grant funds are limited.

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USDA Texas Rural Development Offices

Area 1

Lubbock Area Office
6113 - 43rd Street, Suite B
Lubbock, TX 79407
Phone: (806) 785-5644, Ext. 4

Amarillo Area Office
6565 Amarillo Blvd West, Suite C
Amarillo, TX 79106
Phone: (806) 468-8600, Ext. 4

Area 2

Georgetown Area Office
505 West University Ave, Suite G
Georgetown, TX 78626
Phone: (512) 863-6502, Ext. 4

Edna Area Office
700 North Wells, Room 204
Edna, TX 77957
Phone: (361) 782-7151, Ext. 4

Area 3

McKinney Area Office
1400 N. McDonald, Suite 300
McKinney, TX 75071
Phone: (972) 542-0081, Ext. 4

Decatur Area Office
1604 West Business 380, Suite 100
Decatur, TX 76234
Phone: (940) 627-3531, Ext. 4

Area 4

Mount Pleasant Area Office
1809 W. Ferguson Road, Suite E
Mount Pleasant, TX 75455
Phone: (903) 572-5411, Ext. 4

Canton Area Office
700 Trade Days Boulevard, Suite 3
Canton, TX 75103
Phone: (903) 567-6051, Ext. 4

Henderson Area Office
1305 South Main, Suite 103
Henderson, TX 75654
Phone: (903) 657-8221, Ext. 4

Area 5

Hillsboro Area Office
1502 Highway 77 North
Hillsboro, TX 76645
Phone: (254) 582-7328, Ext. 4

Bryan Area Office
3833 South Texas Ave, Suite 117
Bryan, TX 77802
Phone: (979) 846-0548, Ext. 4

Area 6

Huntsville Area Office
2 Financial Plaza, Suite 745
Huntsville, TX 77340
Phone: (936) 291-1901, Ext. 4

Angleton Area Office
711 N. Velasco, Suite B
Angleton, TX 77515
Phone: (979) 549-0215, Ext. 4

Lufkin Area Office
1520 East Denman, Suite 104
Lufkin, TX 75901
Phone: (936) 634-9900, Ext. 4

Area 7

Seguin Area Office
3251 North Highway 123 Bypass
Seguin, TX 78155
Phone: (830) 372-1043, Ext. 4

Fredericksburg Area Office
1906 North Llano, Room 102
Fredericksburg, TX 78624
Phone: (830) 997-8902, Ext. 4

Uvalde Area Office
101 Weeping Willow
Uvalde, TX 78801
Phone: (830) 278-9503, Ext. 4

Area 8

Alice Area Office
2287 North Texas Blvd, Suite 1
Alice, TX 78332
Phone: (361) 668-0453, Ext. 4

Edinburg Area Office
2514 South Veterans Blvd, Ste 4
Edinburg, TX 78539
Phone: (956) 383-4928, Ext. 4

Hebbronville Area Office
1700 North Smith Street, Ste A
Hebbronville, TX 78361
Phone: (361) 527-3253, Ext. 4

Area 9

Fort Stockton Area Office
2306 West Dickinson Blvd, Ste 2
Fort Stockton, TX 79735
Phone: (432) 336-7585, Ext. 4

El Paso Area Office
11940 Don Haskins Drive, Ste E1
El Paso, TX 79936
Phone: (915) 855-1229, Ext. 4

Area 10

Abilene Area Office
4400 Buffalo Gap Road, Ste 4150
Abilene, TX 79606
Phone: (325) 690-6162, Ext. 4

Brownwood Area Office
2608 Hwy 377 South, Ste A
Brownwood, TX 76801
Phone: (325) 643-1585, Ext. 4

Ozona Area Office
Post Office Box 1149
201 E 11th Street
Ozona, TX 76943
Phone: (325) 392-2301, Ext. 4

Texas State Office

101 South Main Street,
Suite 102
Temple, TX 76501
Phone: (254) 742-9700
Fax: (254) 742-9709
TDD: (254) 742-9712

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www.rurdev.usda.gov/TX